

Zero Percent APR Credit Cards

By Bob Shortby

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How many pieces of plastic do you have? Are you a credit card fiend, one of those individuals that acquire as many credit cards as possible? Now, first of all, this may get you into a serious financial problem. Sure, credit cards are a great way to deal with an unexpected expense, and can no doubt save your butt at times. However, these tricky little cards can also dupe you into spending carelessly. We all know their typical spiel. Those clever credit card companies know just what you want to hear. That's why your mailbox is consistently filled with offers for 0% apr credit cards. They love to pitch that don't they? Let's face it; we all light up at the number 0. It immediately tells us that we won't lose anything. He he, that's a good one. But, while these 0 apr credit cards start out benign, they soon turn sinister. Suddenly the apr is through the roof, and you're shelling out tons of cash for interest rates every month.

When you checked your mailbox today, were there any pitches for 0 apr credit cards? I'm going to go ahead and guess there was at least one. Now, the question is; will you rip it open and read the whole deal, or simply tear it apart and throw it away? Don't get me wrong, we all like to have a credit card or two in our wallets and purses. Those 0 apr credit cards can come in handy if we get in a bind. The trick is using it wisely. This basically translates as not using it unless you have to. And I mean have to! There's no reason to stick something on your 0 apr credit cards if you can already pay cash. Why grapple with the monthly credit card payment? Or maybe you're one of those rare individuals who pay their credit cards off completely each and every month. If you are, then many congrats to you. You're one of few. Although many of us claim that this is how we will do it, we actually don't. Believe me, the credit card companies count on this. In the end, you'll probably want one of the 0 apr credit cards for some emergencies. The trick is staying strong and not using it for random shopping. If you are in search of current deals on 0 apr credit cards, then get online. Fire up Google and do a quick search regarding 0% apr credit cards. However, be prepared, because loads of them are about to jump on you!

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